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**CHEAPER MONEY AHEAD
SAYS ROGER W. BABSON**

Wellesley Hills, Mass.—Roger W. Babson issued the following statement regarding the Money Situation:

"For the past few years banks, mortgage companies and others engaged in the loaning of money have been educating people to pay high rates of interest. Manufacturers, business men, home builders and others today are paying high rates of interest which a few years ago they believed never would be paid. Naturally this handicapped employment, especially building operations. These people now wonder whether this is to be a permanent condition or whether these high rates are only temporary. Statistics lead me to believe that the high money rate period of the past few years has passed for many years to come. Already money rates have declined greatly in the wholesale market. Where a year ago—the banks were loaning money on call to the brokerage houses at from six to eight per cent they are now loaning at about four per cent. Even 'three to six months paper' can be sold at from 4 1/4 % to 4 1/2 % discount. These are tremendous changes within a short period of time. In fact the change is so great (a decline of about 50%) that it would not be surprising if money rates now strengthened for a short while preparatory to another downward movement.

"Money is a commodity the same as cotton, wool, lumber or copper. It has a wholesale market and a retail market. A wholesale and retail price. Moreover, as with commodities, the retail price in the money market lags, about six months to a year, behind the wholesale price of the money market. This means that the rates in the wholesale money market go up and down from six months to a year before the average business man and home builder is affected. It takes nearly a year for cotton to get from the plantation to the shelves of the department store. Hence, it may be several months before the retail cotton goods trade gets the advantage of a decline in the price of raw cotton. It is the same with money as with cotton. It is some months after the decline in the wholesale price of money before the business man and the home builder get the advantage in the decline of rates. The bankers are not to blame for this. It is economic law. As it takes some time for the bankers to raise the retail interest rate for money after the wholesale rate ad-

vances, so it takes a considerable time for the retail rate to decline after the wholesale rate declines." Being asked how this is to affect the average man during the next year Mr. Babson replied as follows: "This means that the average man will be able to borrow money much cheaper during the next few years than he has been able to borrow during the past five years. It means that borrowers should avoid borrowing now for long terms at high rates. It means that there will be a decline in the retail price of money the same as there has been a decline in the wholesale price of money. It means that money will be more available for the building of homes, school houses, roads and construction work of every form. Most of all it means: As the banks during the past few years have educated the public to high rates, the public must during the next few years educate themselves back again to the lower rates of some few years ago." General business as reflected in the Babsonchart is running 15 per cent below normal, an increase of 1 per cent over last week. It is holding well in face of the bearish factors resulting from the railroad ruling.

front of train, indicating that many of them tried to beat train to the crossing, resulting in 185 fatalities and 569 injuries; 676 ran into the side of train instead of the train into them, resulting in 13 deaths and 253 injuries; 327 stalled or died on track, mainly as a result of waiting until on or near track before shifting gears, resulting in 7 deaths and 41 injuries; 89 approached the track at a speed above the braking power of their machine, were unable to stop and skidded into train, resulting in 17 injuries; 207 ran through and broke down crossing gates lowered to protect them from approaching train, the result of approaching crossing at speed above the braking power of their machine or recklessly driving through gate lowered to protect them, resulting in 18 injuries; 20 ran down and injured crossing flagmen, standing at their post of duty to the last minute warning them of an approaching train, resulting in 2 deaths and 15 injuries; 46 ran into cuttleguards, warning signs, and other protective devices, resulting in one death and 8 injuries.

KINGMAN KOLONY

Summary of weather and crop conditions in Eastern Oregon for week ending June 7: Week generally dry with few local showers. Unusually warm, high temperature accompanied by high drying winds. Wheat heading early owing to sudden high temperature. Cutting of first alfalfa progressing generally. Lower range drying rapidly. Berries doing well. Early potatoes blooming. Late potatoes making fine growth.

At the annual meeting of the Kingman Kolony Drainage district Saturday, June 10, Supervisor T. T. Morgan, whose term expired, was re-elected for the three year term.

J. W. Jones of Salt Lake, was renewing old acquaintances at the A. G. Kingman home over the week end. Mr. Jones left Monday for Emmett where he has orchard interests.

Don't forget the annual school meeting June 19.

J. C. Joyce of the State Highway commission with members of the county court, were viewing the Owyhee grade work the past week. They also ran lines on the stretch of road from the Owyhee grade to Adrian, which in its present state, with steep grades, is almost prohibitive the hauling of the large crops of potatoes, grain, hay and other produce of this section, as well as large tonnage from Owyhee district. We are assured the highway will be completed over this section in time for the hauling of the summer crop.

A delightful lawn party was given at the home of Mrs. Wm. Moses on Tuesday evening, June 5. The occasion being the 17th birthday anniversary of Zenia Moses, and the home coming for the summer vacation of several of the young people of the Kolony, who have been absent. The evening was spent with games, delightful refreshments being served on the lawn.

**MOTORISTS URGED TO JOIN
CAREFUL CROSSING CAMPAIGN**

Interest of automobile owners has been enlisted in the four months nation wide "Careful Crossing Campaign" through which the American Railway association is now seeking to prevent highway accidents at grade crossings, involving railroad trains, vehicles and pedestrians. The campaign began June 1st.

Colored poster graphically showing motorists the dangers of carelessness in crossing railroad tracks are being distributed by the Southern Pacific company and other western railroads.

This campaign is similar to the "No Accident" campaign conducted by the railroads last year and which showed a remarkable decrease in grade crossing accidents.

Railroad officials who have given the subject of grade crossing accidents intensive study are clear in the opinion that the prevention of such accidents is largely a matter of educating drivers of automobiles, both as to the hazards and as to the necessity for exercising caution.

Commenting on this, R. J. Clancy assistant to general manager of the Southern Pacific said: "Accidents at grade crossings are largely due to carelessness on the part of drivers. At grade crossings on the Southern Pacific during the last 4 years ending Dec. 31, 191, 27.5 automobiles were damaged or destroyed, 208 people were killed and 921 injured.

"It is interesting and helpful to a solution of this problem to know the manner in which these accidents occurred: 1390 ran on track in

front of train, indicating that many of them tried to beat train to the crossing, resulting in 185 fatalities and 569 injuries; 676 ran into the side of train instead of the train into them, resulting in 13 deaths and 253 injuries; 327 stalled or died on track, mainly as a result of waiting until on or near track before shifting gears, resulting in 7 deaths and 41 injuries; 89 approached the track at a speed above the braking power of their machine, were unable to stop and skidded into train, resulting in 17 injuries; 207 ran through and broke down crossing gates lowered to protect them from approaching train, the result of approaching crossing at speed above the braking power of their machine or recklessly driving through gate lowered to protect them, resulting in 18 injuries; 20 ran down and injured crossing flagmen, standing at their post of duty to the last minute warning them of an approaching train, resulting in 2 deaths and 15 injuries; 46 ran into cuttleguards, warning signs, and other protective devices, resulting in one death and 8 injuries.

"The cause of these accidents is made clear by the manner in which they occurred. If 208 people were killed and 921 injured in a railroad accident it would be appalling to everyone. It is no less appalling when this aggregate is attained by compounding periodical results. The analyst clearly discerns the cause of these accidents to be carelessness which may be remedied by the exercise of proper judgment on the part of drivers of automobiles. In other words, before attempting to cross the tracks of a railroad, drivers of automobiles should stop, look in both directions and listen, and while waiting for train to clear a crossing where there is more than one track should make sure that a train is not approaching from the opposite direction on some other track. Such precaution at the most would rarely require a wait of more than 60 seconds."

**MANY ATTRACTIVE FEATURES
ARRANGED FOR ROSE FESTIVAL**

Tuesday, June 20, the opening day of the 1922 Portland Rose Festival will witness the arrival and crowning of the queen in beautiful coronation if the queen in beautiful Laurelhurst Park will be one of the most impressive ceremonies of the entire week. Included among this day's events will be the official opening of the Festival Center and the Rose Show at the Armory.

The annual Regatta on the Willamette river, a four-hour program, participated in by motor boats, racing shells and other water craft will be the chief event of Wednesday, June 21st. The U. S. S. Connecticut and six destroyers, the Chauncy, John Francis Burns, Percival, Fuller Somers, and Farragut, will be the honored visitors in Portland harbor for Rose Festival week. The crews from the various destroyers will participate in the water sports on Wednesday.

Perhaps the most spectacular feature of the events scheduled for Thursday evening, June 22 will be the attack on a pioneer wagon train

by 500 Indian braves. Redmen from all over the state and from Washington are being called by the Great Sacham P. P. Fisher for this event. On Thursday afternoon the Olympiad at Multnomah Field, Portland's natural amphitheatre, will draw thousands of interested spectators. Teams representing the Olympic athletic clubs of the Pacific coast will compete in championship events. The Grand Floral Parade, the most important feature of the Rose Festival will take place on Friday afternoon, June 23. Over 200 beautiful decorated vehicles representatives of municipalities of the entire Pacific coast and British Columbia will participate in the parade. Never has such widespread interest been evidenced in Portland's annual Rose Festival.

LOCAL PERSONALS

Vernon Butler returned Saturday evening from Corvallis where he has been attending college for the past year.

J. W. McDonald and family left Monday morning for Columbia, Mo., where he will spend his summer vacation visiting relatives and friends.

Mr. and Mrs. J. W. McCulloch and family motored to Boise Sunday to attend the polo tournament.

Misses Laura Wherry and Etta McCreight are over from Boise this week.

A. W. Quast was a business visitor in Caldwell Sunday and Monday.

O. L. Paulson was in Ontario Friday and Saturday looking over the prospects for the vocational agriculture work for the next year.

Mrs. M. L. Stiles was down from Vale visiting at the George H. Gilliam home over Sunday.

Misses Mamie and Evelyn Stewart left Tuesday for Boring, Wash., for a two weeks' visit.

Miss Lola Reese left Monday for Tacoma, Wash., for an extended visit.

Mr. and Mrs. C. A. Field were visitors at Weiser Sunday.

Miss Ruth Lackey is spending a short vacation in Ironside with relatives.

Mr. and Mrs. A. L. Cockrum and son, Arthur, left Sunday morning for Payette Lakes.

V. P. McKenna of Portland is a business visitor in Ontario this week.

Mrs. Susie Friesz of Juntura, visited friends in Ontario last week.

The Congregational Ladies Aid met at the home of Mrs. Flock of Fruitland last Wednesday.

Rev. D. D. Reese and family left last week for their home in Wyoming.

Mrs. H. L. Peterson is in Portland this week attending the Eastern Star state convention.

Mr. and Mrs. E. C. Van Petten and son, Frank, left Sunday morning for Payette Lakes.

Mrs. Silas Tillotson was down from Beulah Saturday.

John Sullivan was a Sunday visitor in Ontario from Nampa.

Howard Griffin of Payette, was a visitor in Ontario last Saturday.

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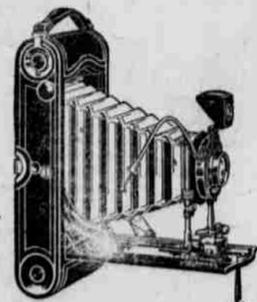
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